

**[DISCUSSION DRAFT]**

116<sup>TH</sup> CONGRESS  
1<sup>ST</sup> SESSION

**H. R.** \_\_\_\_\_

To apply the Fair Debt Collection Practices Act to small businesses to the same extent as such Act applies to consumers, to require the Director of the Bureau of Consumer Financial Protection to define “small business” for purposes of such Act, and for other purposes.

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IN THE HOUSE OF REPRESENTATIVES

M. \_\_\_\_\_ introduced the following bill; which was referred to the  
Committee on \_\_\_\_\_

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**A BILL**

To apply the Fair Debt Collection Practices Act to small businesses to the same extent as such Act applies to consumers, to require the Director of the Bureau of Consumer Financial Protection to define “small business” for purposes of such Act, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Small Business Fair  
5 Debt Collection Protection Act”.

1 **SEC. 2. FAIR DEBT COLLECTION PRACTICES FOR LOANS TO**  
2 **SMALL BUSINESSES.**

3 (a) IN GENERAL.—The Fair Debt Collection Prac-  
4 tices Act (15 U.S.C. 1692 et seq.) is amended—

5 (1) by redesignating section 819 as section 820;

6 and

7 (2) by inserting after section 818 the following:

8 **“§ 819. Application to small businesses**

9 “(a) IN GENERAL.—This Act shall apply to small  
10 businesses to the same extent as this Act applies to con-  
11 sumers.

12 “(b) SMALL BUSINESS DEFINED.—The Director of  
13 the Bureau, in consultation with the Administrator of the  
14 Small Business Administration, shall issue a rule to define  
15 the term ‘small business’ for purposes of this section.”.

16 (b) CLERICAL AMENDMENT.—The table of contents  
17 for the Fair Debt Collection Practices Act is amended by  
18 striking the item relating to section 819 and inserting the  
19 following:

“819. Application to small businesses.

“820. Effective Date.”.